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on June 17, 2008.

PATENT
Attorney Docket No.: 026595-004900US
Client Reference No.: 061005165826

TOWNSEND and TOWNSEND and CREW LLP

By: /Cindy M. Keefe/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael J. Michelsen et al.

Application No.: 10/803,871

Filed: March 17, 2004

For: SYSTEM AND METHOD FOR
TRANSFERRING MONEY

Group Director: 3694

Confirmation No.: 5467

Examiner: Brian Fertig

Art Unit: 3694

SECOND SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are not enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed on or before payment of the issue fee.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

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